

Monthly Premiums for July 1, 2011 – June 30, 2012

- State health benefits program reserves continue to absorb part of employee and agency premium expenses.
- Average health plan costs did not increase for COVA Care, COVA Connect or COVA HDHP this past year, so premiums will not increase. Funding from program reserves is the same for all of these plans.
- Average health plan costs were higher this year for the Kaiser Permanente HMO, so the total premium will increase. In addition, funding from program reserves will be the same as for the other plans, so Kaiser employee premiums will be higher.

How to Read the Premium Chart:

- *Employee Pays* is the premium **full-time employees** pay each month. **Part-time employees** pay the total premium.
- *State Pays* is the amount your agency contributes to full-time employee premiums each month.
- *Program Reserves Pay* is the premium cost the program absorbs for full-time employees each month.
- **Total Premium** is the full cost of your health coverage each month.

Health Care Plans	You Only	You Plus One	You Plus Two or More
COVA HDHP - High Deductible Health Plan			
<i>Employee Pays</i>	\$0	\$0	\$0
<i>State Pays</i>	\$327	\$606	\$886
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$401	\$743	\$1086
COVA Care/COVA Connect (with basic dental)			
<i>Employee Pays</i>	\$43	\$102	\$150
<i>State Pays</i>	\$383	\$686	\$1002
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$500	\$925	\$1352
COVA Care/COVA Connect Plus Out-of-Network			
<i>Employee Pays</i>	\$55	\$118	\$172
<i>State Pays</i>	\$383	\$686	\$1002
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$512	\$941	\$1374
COVA Care/COVA Connect Plus Expanded Dental			
<i>Employee Pays</i>	\$58	\$132	\$194
<i>State Pays</i>	\$383	\$686	\$1002
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$515	\$955	\$1396
COVA Care/COVA Connect Plus Out-of-Network & Expanded Dental			
<i>Employee Pays</i>	\$70	\$147	\$215
<i>State Pays</i>	\$383	\$686	\$1002
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$527	\$970	\$1417
COVA Care/COVA Connect Plus Expanded Dental Plus Vision & Hearing			
<i>Employee Pays</i>	\$69	\$151	\$220
<i>State Pays</i>	\$383	\$686	\$1002
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$526	\$974	\$1422
COVA Care/COVA Connect Plus Out-of-Network Plus Expanded Dental Plus Vision & Hearing			
<i>Employee Pays</i>	\$80	\$166	\$240
<i>State Pays</i>	\$383	\$686	\$1002
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$537	\$989	\$1442
Kaiser Permanente HMO – available in Fredericksburg area and Northern Virginia			
<i>Employee Pays</i>	\$59	\$128	\$185
<i>State Pays</i>	\$406	\$728	\$1063
<i>Program Reserves Pay</i>	<u>\$74</u>	<u>\$137</u>	<u>\$200</u>
Total Premium	\$539	\$993	\$1448